

IN THE CLAIMS:

Claims 9, 12, and 17 have been amended herein. All of the pending claims 1 through 20 are presented below. This listing of claims will replace all prior versions and listings of claims in the application. Please enter these claims as amended.

Listing of the Claims:

1. (Previously presented) The method according to claim 12, wherein the natural persons are living together.
2. (Previously presented) The method according to claim 1, wherein said natural persons are legally married.
3. (Previously presented) The method according to claim 2, wherein said untimely ending comprises a divorce between the natural persons.
4. (Previously presented) The method according to claim 1, wherein said insurance program combines some financial consequences of the untimely ending of a contractual relationship between natural persons with other financial risks of the two or more natural persons.
5. (Previously presented) The method according to claim 1, wherein said insurance program is part of another contract.
6. (Previously presented) The method according to claim 1, further comprising providing as part of the insurance program a payment to the two or more natural persons at an end date of insurance coverage in the event the contractual relationship between the two or more natural persons does not end untimely.

7. (Previously presented) The method according to claim 6, wherein said payment is dependent on investment of the periodic amounts paid on behalf of said natural persons for said insurance policy.

8. (Previously presented) The method according to claim 12, wherein the prospective participant is one of the two or more natural persons.

9. (Currently amended) A method of doing business comprising:
determining a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences of the untimely ending of a contractual relationship between two or more natural persons;
charging that periodic amount in an insurance program over a period of time; and
administering the insurance program,
wherein the ~~insurance program requires a minimum duration of the charges of the periodic amount before any coverage is obtained, said minimum duration comprising three years~~ two or more natural persons are a cohabiting same sex couple.

10. (Previously presented) The method according to claim 12, further comprising limiting coverage for a certain time interval after the initiation of said contractual relationship.

11. (Previously presented) The method according to claim 12, wherein the charges for the periodic payments are paid by an entity not being one of the two or more natural persons in said contractual relationship.

12. (Currently amended) A method of doing business comprising:
determining a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences in addition to legal fees of the untimely ending of a contractual relationship between two or more natural persons;
charging that periodic amount in an insurance program over a period of time; and
administering the insurance program,
~~wherein the charges for the periodic payment start either at or before the beginning of the contractual relationship between the two or more natural persons~~ financial consequences comprise, in addition to legal fees, financial consequences selected from the group consisting of moving costs, a child's education, a former partner's education, health insurance premiums, life insurance premiums, and combinations of any thereof.

13. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged a prospective participant is based, in part, on the prospective participant's age and the prospective participant's partner's age.

14. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is based, in part, on the prospective participant's projected earnings.

15. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is based, in part, on the prospective participant's partner's projected earnings.

16. (Previously presented) The method according to claim 12 wherein the periodic amount charged one of the two or more natural persons is changed in view of changed circumstances in that natural person's life.

17. (Currently amended) The method according to claim 16 wherein the changed circumstances are selected from the group consisting of inflation, deflation, educational achievement [[of]] of one or more of the natural persons, birth of a child, death of a child, disability of [[of]] one or more of the natural persons, return on investment of investments made with the periodic amounts, and any combination thereof.

18. (Original) The method according to claim 12 wherein the periodic amount is a monthly amount.

19. (Original) The method according to claim 12 wherein administering the program involves investing at least a portion of the periodic amount.

20. (Original) The method according to claim 12 further comprising means to prevent fraud.